

Information to identify the case:

Debtor 1	<u>Dawn E. Emerick</u>	Social Security number or ITIN	xxx-xx-2142
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22919-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn E. Emerick

12/13/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dawn E. Emerick
 Debtor

Case No. 17-22919-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 54

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db
 14661501 +Dawn E. Emerick, 111 Jessie Street, Ellwood City, PA 16117-5407
 14661502 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 14661504 +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14661507 +Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
 14661510 +Central Tax Bureau of PA, Inc., 438 Line Avenue, Suite 2, Ellwood City, PA 16117-1121
 14661512 +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
 14661515 +Citimortgage Inc, 10801 6th Street, Rancho Cucamonga, CA 91730-5977
 14661518 +Dvra Billing, 2701 Loker Avenue West, Carlsbad, CA 92010-6638
 14661519 +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
 14661521 +Franklin Township, c/o Kristen Kelosky, Tax Collector, 229 Hickernell Road,
 Fombell, PA 16123-1905
 14661523 Gmac, P O Box 1994, East Hanover, NJ 07936
 14661525 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009
 14661526 Laboratory Corporation of Ameirca, P O Box 2240, Burlington, NC 27216-2240
 14661529 +Northwest Consumer Dis, 118 S Main St, Zelienople, PA 16063-1148
 14681375 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14661530 +Palomar Associates, 1959 Palomar Oaks Way Street, Carlsbad, CA 92011-1316
 14661532 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14661539 +Sharp Collections, Inc., 114 North Mercer Avenue, PO Box 81, Sharpsville, PA 16150-0081
 14661540 State Farm, Insurance Support Center, P.O Box 58802, North Metro, GA 30029-8002
 14661544 +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610
 14661546 +Verizon, Po Box 650584, Dallas, TX 75265-0584
 14661547 +Wahl & Sons Family Practice, PC, 835 Edmond Street, Harmony, PA 16037-9109
 14661552 Wilshire Credit Corp, 400 Countrywide Way, Simi Valley, CA 93065
 14661553 +Zelie Consumer Discount, 118 South Main Street, Zelienople, PA 16063-1148
 14661513 citimortgage, P.O. Box 688971, Mahopac Falls, NY 10542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 14 2017 02:00:48 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14661502 EDI: AIS.COM Dec 14 2017 01:53:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 14661503 EDI: RMCB.COM Dec 14 2017 01:53:00 American Medical Collection Agency, PO Box 1235,
 Elmsford, NY 10523-0935
 14661505 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 14 2017 02:01:31
 Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
 14661508 EDI: CAPITALONE.COM Dec 14 2017 01:53:00 Cap One, Po Box 85520, Richmond, VA 23285
 14661509 EDI: CAPITALONE.COM Dec 14 2017 01:53:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14661511 EDI: CHASE.COM Dec 14 2017 01:53:00 Chase, Po Box 1093, Northridge, CA 91328
 14661514 +EDI: CIAC.COM Dec 14 2017 01:53:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 14661517 +EDI: NAVIENTFKASMDOE.COM Dec 14 2017 01:53:00 Dept Of Ed/Sallie Mae, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14661516 +EDI: NAVIENTFKASMDOE.COM Dec 14 2017 01:53:00 Dept Of Ed/navient, Po Box 9635,
 Wilkes Barre, PA 18773-9635
 14661520 +E-mail/Text: bankrupt-adjdept@wesbanco.com Dec 14 2017 02:01:27 Esb Bank,
 600 Lawrence Ave, Ellwood City, PA 16117-1930
 14661522 +EDI: RMSC.COM Dec 14 2017 01:53:00 Gemb/Empire, Po Box 981439, El Paso, TX 79998-1439
 14661524 +EDI: HFC.COM Dec 14 2017 01:53:00 Hsbc/Boscov, Po Box 4274, Reading, PA 19606-0674
 14661527 +EDI: MID8.COM Dec 14 2017 01:53:00 Midland Credit Management, Inc, PO Box 60578,
 Los Angeles, CA 90060-0578
 14661528 +EDI: NAVIENTFKASMSERV.COM Dec 14 2017 01:53:00 Navient, PO Box 9640,
 Wilkes Barre, PA 18773-9640
 14661531 E-mail/Text: bankruptcy@firstenergycorp.com Dec 14 2017 02:01:11 Penn Power,
 P.O. Box 3687, Akron, OH 44309-3687
 14661533 +E-mail/Text: mmyers@primary-health.net Dec 14 2017 01:59:54 Primary Health Network,
 P.O. Box 716, Sharon, PA 16146-0716
 14661534 +E-mail/Text: bknotices@professionalcredit.com Dec 14 2017 02:01:28 Professional Credit Se,
 400 International Way, Springfield, OR 97477-7004
 14661536 +E-mail/Text: chrisj@reedoil.com Dec 14 2017 02:00:07 Reed Oil Company,
 511 Montgomery Avenue, New Castle, PA 16102-1111
 14661537 +EDI: NAVIENTFKASMSERV.COM Dec 14 2017 01:53:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14681384 +E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2017 02:02:01
 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
 14661538 +E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2017 02:02:01 Select Portfolio Svcin,
 Po Box 65250, Salt Lake City, UT 84165-0250
 14661542 EDI: AISTMBL.COM Dec 14 2017 01:53:00 T-Mobile, PO Box 37380, Albuquerque, NM 87176
 14661543 +E-mail/Text: External.Collections@phoenix.edu Dec 14 2017 02:01:40 University Of Phoenix,
 4615 East Elwood Street, Floor 3, Phoenix, AZ 85040-1908

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 54

Date Rcvd: Dec 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14661545 +EDI: VERIZONCOMB.COM Dec 14 2017 01:53:00 Verizon, Bankruptcy Department,
3900 Washington Street, Wilmington, DE 19802-2125
14661548 +EDI: WFFC.COM Dec 14 2017 01:53:00 Wells Fargo, Po Box 29704, Phoenix, AZ 85038-9704
14661549 +EDI: WFFC.COM Dec 14 2017 01:53:00 Wells Fargo Auto Finan, Po Box 29704,
Phoenix, AZ 85038-9704
14661550 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 14 2017 02:01:11 West Penn Power,
1310 Fairmont Avenue, Fairmont, WV 26554-3526
14661551 +EDI: WFFC.COM Dec 14 2017 01:53:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee, Succes
14681349* +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14681350* American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14681351* American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
14681352* +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street,
Suite 5000, Philadelphia, PA 19106-1541
14661506* +Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
14681353* +Bayview Financial Loan, 4425 Ponce De Leon Boulevard, Coral Gables, FL 33146-1873
14681354* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
14681355* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14681357* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
WILMINGTON DE 19801-2920
(address filed with court: Chase, Po Box 1093, Northridge, CA 91328)
14681356* +Central Tax Bureau of PA, Inc., 438 Line Avenue, Suite 2, Ellwood City, PA 16117-1121
14681358* +Chase Mtg, Po Box 24696, Columbus, OH 43224-0696
14681360* +Citimortgage Inc, 10801 6th Street, Rancho Cucamonga, CA 91730-5977
14681362* +Dept Of Ed/Sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635
14681361* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14681363* +Dvra Billing, 2701 Loker Avenue West, Carlsbad, CA 92010-6638
14681364* +Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499
14681365* +Esb Bank, 600 Lawrence Ave, Ellwood City, PA 16117-1930
14681366* +Franklin Township, c/o Kristen Kelosky, Tax Collector, 229 Hickernell Road,
Fombell, PA 16123-1905
14681367* +Gemb/Empire, Po Box 981439, El Paso, TX 79998-1439
14681368* Gmac, P O Box 1994, East Hanover, NJ 07936
14681369* +Hsbc/Bosco, Po Box 4274, Reading, PA 19606-0674
14681370* +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009
14681371* Laboratory Corporation of Ameirca, P O Box 2240, Burlington, NC 27216-2240
14681372* +Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
14681373* +Navient, PO Box 9640, Wilkes Barre, PA 18773-9640
14681374* +Northwest Consumer Dis, 118 S Main St, Zelienople, PA 16063-1148
14681376* +Palomar Associates, 1959 Palomar Oaks Way Street, Carlsbad, CA 92011-1316
14681377* Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14681378* Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
14681379* +Primary Health Network, P.O. Box 716, Sharon, PA 16146-0716
14681380* +Professional Credit Se, 400 International Way, Springfield, OR 97477-7004
14681381* +Prompt Recovery Service, 9347 Ravenna Road, Suite G, Twinsburg, OH 44087-2463
14681382* +Reed Oil Company, 511 Montgomery Avenue, New Castle, PA 16102-1111
14681383* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
14681385* State Farm, Insurance Support Center, P.O. Box 58802, North Metro, GA 30029-8002
14681386* +Superior Asset Management, 1000 Abernathy Road Ne, Atlanta, GA 30328-5612
14681387* ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901
(address filed with court: T-Mobile, PO Box 37380, Albuquerque, NM 87176)
14681388* +University Of Phoenix, 4615 East Elwood Street, Floor 3, Phoenix, AZ 85040-1908
14681389* +Vericrest, Po Box 24610, Oklahoma City, OK 73124-0610
14681390* +Verizon, Po Box 650584, Dallas, TX 75265-0584
14681391* +Wahl & Sons Family Practice, PC, 835 Edmond Street, Harmony, PA 16037-9109
14681392* +Wells Fargo, Po Box 29704, Phoenix, AZ 85038-9704
14681393* +Wells Fargo Auto Finan, Po Box 29704, Phoenix, AZ 85038-9704
14681394* +West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14681395* +Wfds, Po Box 1697, Winterville, NC 28590-1697
14681396* Wilshire Credit Corp, 400 Countrywide Way, Simi Valley, CA 93065
14681397* +Zelie Consumer Discount, 118 South Main Street, Zelienople, PA 16063-1148
14681359* citimortgage, P.O. Box 688971, Mahopac Falls, NY 10542
14661535 ###Prompt Recovery Service, 9347 Ravenna Road, Suite G, Twinsburg, OH 44087-2463
14661541 ###Superior Asset Management, 1000 Abernathy Road Ne, Atlanta, GA 30328-5612

TOTALS: 1, * 48, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 54

Date Rcvd: Dec 13, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, Successor
in Interest to Bank of America, National Association as Trustee successor by merger to LaSalle
Bank, National Association as Trustee for Washington bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Dawn E. Emerick help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 4